

Merchant and Nuuanu Streets --  
Bank of Bishop & Co. Building  
65 Merchant Street  
Honolulu  
Honolulu County  
Hawaii

HABS No. HI-55 I

HABS  
HI,  
2-HONLU,  
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WRITTEN HISTORICAL AND DESCRIPTIVE DATA

Historic American Buildings Survey  
National Park Service  
Department of the Interior  
Washington, DC 20013

HABS  
HI,  
2-HONLU,  
18-I-

HISTORIC AMERICAN BUILDINGS SURVEY

MERCHANT AND NUUANU STREETS COMMERCIAL BUILDINGS  
BANK OF BISHOP & CO. BUILDING

HABS No. HI-55 I

Location: 65 Merchant Street, City and County of Honolulu, Hawaii.  
Zone 2, Sec. 1, Plat 02, Tax Key #19.

Present Owner  
and Use: Harriet Bouslog, law offices.

Significance : This Merchant Street structure was the first building to be constructed for the bank of Bishop & Co., Hawaii's first banking establishment. As a prominent landmark, it was considered architecturally notable for its time and reflected the bank's success.

PART I. HISTORICAL INFORMATION

A. Physical History:

1. Date of erection: 1878. The building was constructed in 1878, and was opened on May 26 of that year. [Thomas Thrum's Annual, 1878, p. 54; Charles D. Bishop.]
2. Architect: Thomas J. Baker designed the building. He was active in Honolulu for a total of three and a half years, having arrived in June of 1876. Previously, he was a bricklayer in San Francisco. He built C. Brewer's brick building and then the bank of Bishop & Co. Baker is perhaps best known as being one of three designers of the Iolani Palace, the cornerstone of which was laid in 1879. [The Friend, August 1876, Pacific Commercial Advertiser, 10-28-1876, and Peterson.]
3. Original and subsequent owners:

1878	The bank of Bishop & Co. began occupation of the building on May 26.
1896	The bank was deeded to the Bishop Museum.
1979	sold to Ted James
1980	sold to Harriet Bouslog

[Tax Records, Story of the Bank of Bishop & Co., and Historic Hawaii News, 5-1979.]
4. Builder: George Lucas.

5. Original plans and construction: Historic photographs and fire insurance maps indicate that the building was a two-story brick structure with a stuccoed facade. It had an interior staircase, a canted corner entry, and two side entries, one on each street facade. The cornice had a French Second Empire-style frieze and small mansard roof. "Bank" and "Bishop & Co" were carved in the pediments over the corner doorway.
6. Alterations and additions: After the Bishop Estate building was built on the adjacent lot on the left or east end of the bank in 1896 [See HABS No. HI-55 H], the dividing wall between the two structures was penetrated and the staircase in the older structure removed, the staircase in the newer building serving both. The exterior of the bank was significantly altered: the articulated frieze was replaced by a plain band, the previous parapet became a dentil and classically molded cornice, and the lower corner pediment was removed. The corner and Kaahumanu Street entries were filled in, and the Merchant Street entry became the sole access to the building.

Minor alterations to the office space occurred in 1956.  
[Building Permit 2-1-02-19, # 123209.]

B. Historical Context:

Charles Reed Bishop, founder of the bank of Bishop & Co., left his home of Boston for Oregon in 1844 at the age of twenty-two. The vessel on which he travelled was to sail around Cape Horn and touch at Honolulu. However, it took eight months to reach the Hawaiian port and Charles Bishop, weary of sailing, decided to stay. The year was 1845. His early jobs in Honolulu were in the finance department of the government, secretary to the American consul, and customs collector. In 1850 he married Princess Bernice Pauahi Bishop, who brought with her a dowry of vast land, which was to help finance the bank he founded eight years later. Bishop was a Member of the Upper House of Parliament of Hawaii for life, and a member of the Privy Council during the reign of four kings. In 1872, Bernice Bishop rejected King Kamehameha V's deathbed request that she succeed him on the throne, and his eventual successor Lunalilo made Charles Bishop his minister of foreign affairs. By that time, Bishop was a firmly established banker in Hawaii.

On August 17, 1858, the Pacific Commercial Advertiser announced that Charles R. Bishop and William A. Aldrich were opening the bank of Bishop & Co. Its premises consisted of a 16' x 12' room in the Makee building at Queen and Kaahumanu Streets. The bank's earliest slogan was "Save!" and it paid 8% annual interest on sums of \$300 or under. [Story of the Bank of Bishop & Co., 1931.]

The bank lost and gained partners, with Charles Bishop remaining the only constant partner. By June 1878, the very successful bank had outgrown Makee's corner room and moved to this new building at the corner of Merchant and Kaahumanu Streets, the spot known locally as "The Corner," famous for its gossip.

In 1884 Bernice Bishop died, and gradually thereafter Charles Bishop lost interest in the bank. Seven years after her death he founded the Bishop Museum in her memory, and it was this institution which occupied much of his last years in Hawaii. The Bernice Pauahi Bishop Museum remains a prominent institution in Hawaii, containing a library, research and science facilities, in addition to a Hawaiiana collection.

After the overthrow of the monarchy in 1893, Bishop liquidated his property and moved to California. In 1895 the partnership of the bank of Bishop & Co. was cancelled, leaving his former partner Samuel Mills Damon the sole owner of the thirty-seven-year-old company. Damon, in turn, took on partners. The bank of Bishop & Co. became incorporated as The Bank of Bishop & Co., Ltd. on January 2, 1919, with capital stock of \$1,000,000, authorized and fully paid, and a surplus of \$250,000. On July 8, 1929, the bank became the Bishop First National Bank. [Story of the Bank of Bishop & Co., 1931.]

In 1846, the site of the Merchant Street Bishop Bank building was occupied by a two-story coral building, built by Dr. R. W. Wood. Dr. Hoffmann was one of the building's first tenants, and later bought the building. In 1876, he in turn sold it to Charles Bishop. Demolition of the old structure was begun on September 29, 1877 [Thrum's Annual, 1899]. The bank of Bishop & Co. moved into their new premises on May 26, 1878, celebrating the move by donating \$25 each to four local charities. [Story of the Bank of Bishop & Co., 1931.] Charles Bishop deeded the bank building, as well as the Bishop Estate Building, to the Bishop Museum in 1896.

In 1925, the bank moved to new offices in the S. M. Damon Building at Bishop and King Streets. The Bishop Museum retained ownership of the 1878 structure, which was rented out as office space and subsequently occupied by a Japanese steamship line, the Hawaii Meat Co., and insurance brokers. In 1965 the law firm of Bouslog and Symonds moved into the building, and remain its primary tenant today. The Bishop Museum sold the building to Ted James in 1979, who in turn sold to Harriet Bouslog in 1980. [Emily Zants, "Bishop Buildings," Historic Hawaii News, May 1979, p.9, and Tax records.]

Report prepared by Laura S. Alderman, Project Historian.

For background information on this downtown neighborhood, see HABS No. HI-55.

PART II. ARCHITECTURAL INFORMATION

A. General Statement:

1. Architectural character: The Bank of Bishop & Co., in the Italian Renaissance Revival style, stands prominently on the "Diamond Head"/makai corner of Merchant and Kaahumanu Streets. It maintains a strong sense of identity, despite the filled-in first-floor openings, through its three-dimensional articulation of wall surface and uniform rhythm of openings.
2. Condition of fabric: While the building appears structurally sound, it is in need of basic maintenance.

B. Description of Exterior:

1. Over-all dimensions: 42'-0" along Merchant Street, 31'-8" along Kaahumanu Street, and 40'-4" on the Diamond Head side. The two-story building appears as a rectangular mass although its Merchant Street and makai (rear) walls are not parallel. There are six full bays on Merchant Street and three on Kaahumanu Street; the corner is chamfered.
2. Foundations: Not visible for inspection.
3. Walls: Brick construction with white stucco surface. The rear wall has rough, uneven stucco surface; material of construction for rear wall is not visible, but is probably brick.

The street facades are divided horizontally by dominant cornices at the second-floor and roof levels. The horizontality is further reinforced with pilaster bands and the 4'-6" high podium. Vertical alignment of the Tuscan pilasters in the two stories establishes a uniform rhythm.

4. Structural system, framing: Bearing wall construction; floor and ceiling joists not visible for inspection.
5. Openings:
  - a. Doorways and doors: The original banking entrance was located at the chamfered corner of the building. A second doorway located in the right bay of the Kaahumanu facade provided access to the second floor. Both openings have been sealed off with a stuccoed inserts. The recesses are well back from the surface so the arch form is still pronounced. The main entrance is in the second bay from the left on Merchant Street. This was the location of an original entry. This doorway, protected by a projecting canopy, contains modern double doors with small, single glass pane.

- b. Windows, shutters: The arched openings of the first floor have been blocked in with a solid stucco-covered panel. The arched openings of the second floor contain original windows. Each bay has one window with a wood one-over-one-light double-hung sash with arched upper portion. Each bay has a projecting keystone. The chamfered corner bay has a pair of slender arched windows (wood, one-over-one-light double-hung sash). There is a gable roof vent (5' x 7' x 4' high) with louvered sides, situated near the rear center of the building.

6. Roof:

- a. Shape, covering: The flat roof slopes slightly to the rear for drainage.
- b. Cornice, eaves: There is a 1'-3" wide parapet rising 1'-5" above the roof on the two street sides of the building. At roof level, the parapet has a projecting sheet metal cornice over an entablature. The entablature has a simple two-stage architrave, a plain frieze band, large dentil course and molded cornice. The cornice projects slightly at the chamfered corner and has a segmental pediment.

C. Description of Interior:

The interior has undergone extensive modifications. New partitions divide the space and the ceilings have been lowered in most spaces. The second floor has been significantly altered with new partitions and modern materials. There is no basement.

The building is connected to the Bishop Estate Building through openings in their common wall at both levels.

D. Site:

The building is situated on the Diamond Head/makai corner of Merchant and Kaahumanu Streets in the Merchant Street National Register district. Its longer facade faces mauka; its shorter side faces Ewa. To the left on Merchant Street the Bishop Estate Building sits contiguously.

The building occupies its entire site; the site has no landscaping or outbuildings. To the makai rear is a public three-level parking structure with its access stairway immediately adjacent to this building. The rest of the parking structure is separated from the building by an open, unmaintained areaway.

In this description, local designation is given for orientation. "Mauka" means mountain direction, "Makai" means sea direction, "Diamond Head" means in the direction of Diamond Head crater, "Ewa" means in the direction of the town of Ewa (opposite Diamond Head direction).

Report prepared by Robert C. Giebner, Project Supervisor.

### PART III. SOURCES OF INFORMATION

#### A. Early Views:

From the Bishop Museum Photograph Collection:

Files: "Geography. Oahu. Honolulu Streets. Merchant S. pre-1900", "Geography. Oahu. Honolulu Street. Merchant S. 1900-", "Business and Commerce. Banking and Financial Structures. First Hawaiian Bank."

Album 12, Page 30, "C.B. Mus. 104, Gartley 196. Merchant Street, Honolulu, ca. 1890?"

Baker, Ray Jerome, Honolulu Then and Now. #'s 30954 and 30983.

Hawaii State Archives File "BLDGS, BUS."

#### B. Primary and Unpublished Sources:

Honolulu Business Directory. 1889. Bishop Museum Library.

Maps: Lion Fire Insurance Company, 1879. Bishop Museum Map Collection.

B.F. Dillingham Fire Insurance Company for Board of Fire Underwriters of Honolulu, 1900, and 1906 corrected to 1911. Bishop Museum Map Collection, Hawaii State Archives.

Tax Records, Tax Assessor's office, 842 Bethel Street, Honolulu, Hawaii. Records for "Zone 2, Sec. 1, Plat 02, #19."

Building Permits, Municipal Building, Honolulu, Hawaii. #123209.

Hawaii State Archives File "Historic Buildings Task Force: File #TMK 2-1-02-19. University of Hawaii architecture student's 1966 report on the bank of Bishop & Co. building.

C. Secondary and Published Sources:

Pacific Commercial Advertiser

10-7-1858

8-17-1899, p.1

Honolulu Advertiser

10-18-1921, p.6

The Friend

8-25-2858, p.60

6-1-1878, p.1

Paradise of the Pacific

12-1900, p.30

12-1910, p.72

Historic Hawaii News

5-1979

Bishop, Charles D. Story of the Bank of Bishop & Co. Now Bishop First National Bank of Honolulu. Paradise of the Pacific Print, 1931.

Bowser, George. An Itinerary of the Hawaiian Islands, With a Description of the Principal Towns and Places of Interest. 1880.

Dutton, Meiric K. Financing Hawaii: An Account of Hawaii's Banks and Trust Companies. Advertiser Publishing Co., 1954.

Greer, Richard. "Merchant Street Notes." Hawaii Historical Review. 1 (Jan. 1963): 183-199.

Peterson, Charles E. "Pioneer Architects and Builders of Honolulu." Annual Reports of the Hawaiian Historical Society. 1964.

Scott, Edward B. The Saga of the Sandwich Islands, vol. I. Crystal Bay, Lake Tahoe, Nev.: The Sierra-Tahoe Publishing Co., 1968.

Thrum, Thomas. Hawaiian Almanac and Annual. Honolulu: Black & Auld Printers, 1878, p.54; 1892, p.82; 1899, p.92; 1913, p.166.

Tilton, Cecil G. The History of Banking in Hawaii. The University of Hawaii, 1927.

Ninety Years of Banking: Bishop National Bank of Hawaii at Honolulu. 1948.

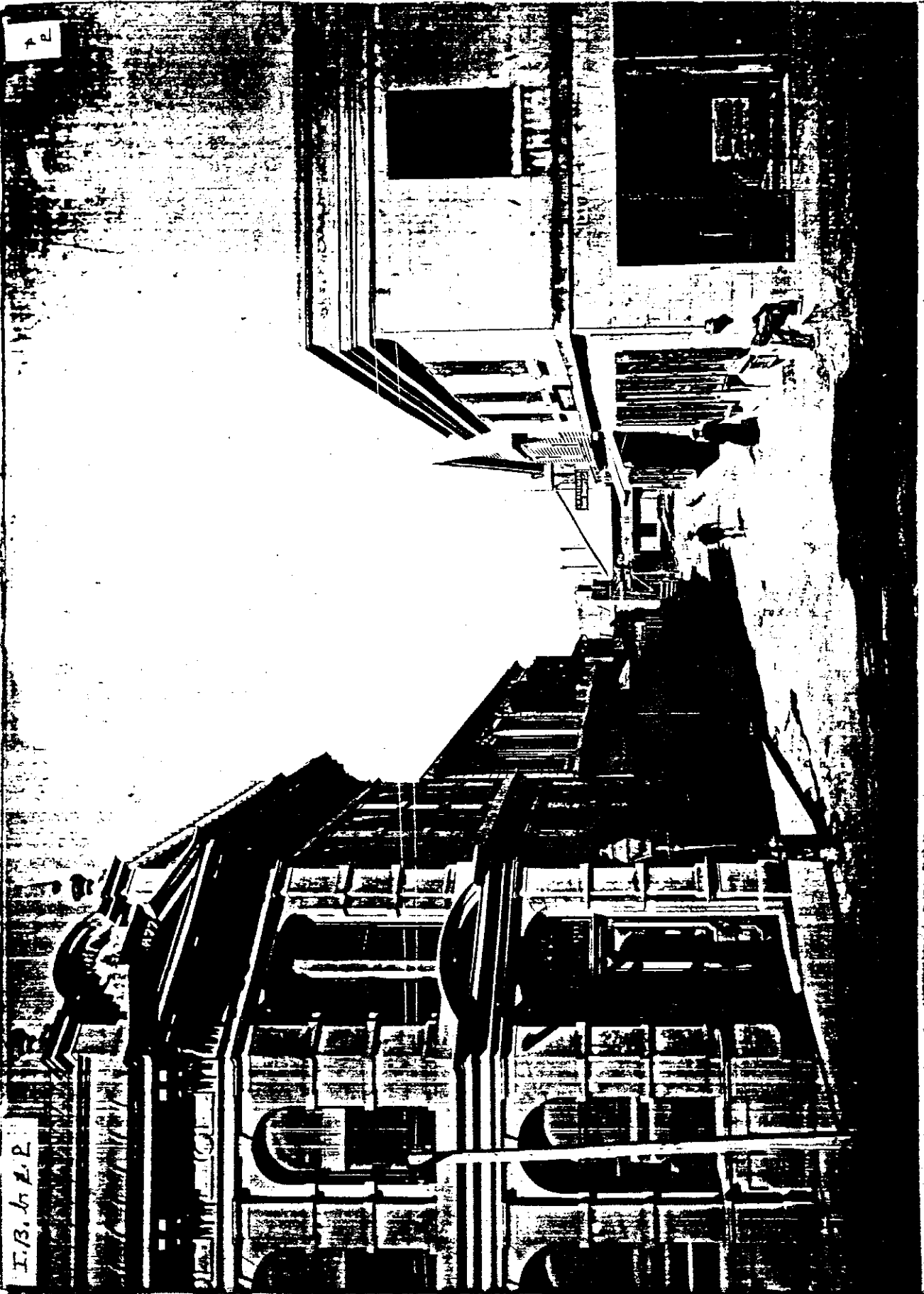


PART IV. PROJECT INFORMATION

This project was jointly sponsored by First American Title Co., Historic Hawaii Foundation, and the National Park Service. Recorded under the direction of Kenneth L. Anderson, Chief of HABS, and Alison K. Hoagland, HABS Historian, the project was completed during the summer of 1987 at the Honolulu field office. Project supervisor was Robert C. Giebner (University of Arizona); project historian was Laura S. Alderman (Washington, D.C.); architectural foreman was J. Scott Anderson (Washington, D.C.); and architectural technicians Coy E. Burney (University of Maryland), Kenneth R. Imoehl (University of Arizona), and Michel A. van Ackere (Brown University).

PART V. SOURCES OF INFORMATION

Following is a photocopy of a photograph from the Bishop Museum "Kaahumanu St. c. 1890" Neg. No. CP58398. On the left is the Bank of Bishop & Co. Building before its cornice was altered. On the right is Melcher's Building after alterations to its roof and cornice.



I.B. & C.O.

KAAH' NĀNU ST. 1890

CPBM-58578